

**REMARKS**

Claims 1-3 and 5-25 are pending the application. No claims have been allowed.

***Rejections under 35 U.S.C. § 103***

A. Claims 1, 2, 5, 10, 12-15, 17, 22 and 25 were rejected as being unpatentable over Bailey U.S. Patent No. 5,227,967. Applicants respectfully submit that Bailey fails to disclose or suggest at least as in independent claims 1 and 22:

if there is no single identifier match upon applying a generic rule, and no further generic rules apply, applying an FI-specific rule; and identifying additional information regarding each financial data element using the identifier associated with the financial data element (claim 1).

Therefore, Applicants respectfully submit that claims 1, 2, 5, 10, 12-15, 17, 22 and 25 would not have been obvious in view of Bailey.

B. Claims 3, 6-9, 16, and 18-21 were rejected as being unpatentable over Bailey in view of Gilbert et al., (U.S. Patent Pub. No.2002/0184170 A1, hereinafter “Gilbert”). With reference to independent claim 18, Applicants respectfully submit that the invention of claim 18 would not have been obvious in view of the cited art. Specifically, the combination of Bailey and Gilbert does not yield the claimed invention in that the combination does not teach or suggest at least:

applying rules to associate each of the plurality of financial data elements with an asset identifier wherein the rules comprise generic rules and financial institution-specific (FI specific) rules; and sorting the plurality of financial data elements based on the associated asset identifier  
(Claim 18)

C. Claim 11 was rejected as being unpatentable over Bailey in view of Suresh (U.S. Patent Pub. No.2004/0078355 A1, hereinafter “Suresh”).

Applicants respectfully submit that Suresh does not make up the stated

deficiencies of other cited art, including Bailey. As claim 11 includes further limitations on its base claim, Applicants respectfully submit that claim 11 would not have been obvious to one of ordinary skill in the art in view of the cited references.

D. Claims 23-24 were rejected as being unpatentable over Bailey in view of Schreiber (U.S. Patent Pub. No.2002/0147727 A1, hereinafter "Schreiber"). Applicants respectfully submit that dependent claims 23 and 24 would not have been obvious in view of the cited references. Applicants respectfully refer to the remarks concerning independent claim 22. The dependent claims 23 and 24 include yet further limitations on allowable claim 22. For the reasons discussed above, Applicants respectfully submit that claims 23 and 24 would not have been obvious to one of ordinary skill in view of the prior art.

**CONCLUSION**

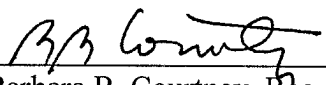
In view of the foregoing amendments and remarks, Applicants respectfully submit that the claims are in condition for allowance. If the Examiner would like to speak to the undersigned representative to expedite allowance of the application, the Examiner is encouraged to do so.

**AUTHORIZATION TO CHARGE AND CREDIT DEPOSIT ACCOUNT**

Please charge deposit account 503616 for any fee payment deficiencies in this application. Please credit deposit account 503616 for any fee overpayment in this application

Respectfully submitted,  
Courtney Staniford & Gregory LLP

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